

UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF CALIFORNIA

ALICIA HERNANDEZ, EMMA WHITE,
KEITH LINDNER, TROY FRYE,
COSZETTA TEAGUE, IESHA BROWN,
RUSSELL and BRENDA SIMONEAUX,
JOHN and YVONNE DEMARTINO,
ROSE WILSON, TIFFANIE HOOD,
GEORGE and CYNDI FLOYD, DEBORA
GRANJA, and DIANA TREVINO,
individually and on behalf of all others
similarly situated,

Plaintiffs,

v.

WELLS FARGO BANK, N.A.,
Defendant.

No. C 18-07354 WHA

**NOTICE RE CLASS
CERTIFICATION**

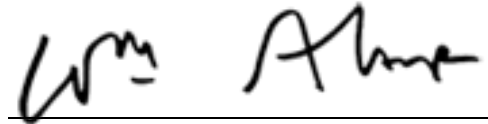
The Fannie Mae/Freddie Mac and FHA contracts at issue here all state, “This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located.” To what extent does federal common law govern these contracts (which would be common through the United States) versus the law of the state in which the property is located?

This could have an impact on whether a nationwide class is certifiable with regards to the breach-of-contract claim. The parties shall please review each decision on point and disclose even authorities adverse to your position. Please do not simply given us your position.

1 Instead, please review all case law on point anywhere in the United States. The responses are
2 due by **JANUARY 22 AT NOON.**

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4 **IT IS SO ORDERED.**

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6 Dated: January 15, 2020.



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8 WILLIAM ALSUP
9 UNITED STATES DISTRICT JUDGE
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